

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Edward T. Williams  
Angela M. Foster-Williams

Case No.: 18-22941

Judge: RG

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☐ Motions Included

☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: March 4, 2019

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY  
SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: ETW Initial Co-Debtor AMF

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 150.00 Monthly to the Chapter 13 Trustee, starting  
on July 1, 2018 for approximately 36 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or  
loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter  
13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the  
debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	2,500.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

BANKAMERICA  
CREDIT ACCEPTANCE  
Credit Acceptance

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be**

filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C.

Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January 17, 2019.

Explain below **why** the plan is being modified:

The Plan is being modified because Santander is not a secured claim.

Explain below **how** the plan is being modified:

The Plan is being modified by taking out Santander as a secured claim unaffected by the Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 4, 2019

/s/ Edward T. Williams

Edward T. Williams

**Debtor**

Date: March 4, 2019

/s/ Angela M. Foster-Williams

Angela M. Foster-Williams

**Joint Debtor**

Date: March 4, 2019

/s/ Russell L. Low

Russell L. Low 4745

**Attorney for the Debtor(s)**

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edward T. Williams  
 Angela M. Foster-Williams  
 Debtors

Case No. 18-22941-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 68

Date Rcvd: Mar 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2019.

db/jdb +Edward T. Williams, Angela M. Foster-Williams, 161 Pomona Ave, Newark, NJ 07112-2030  
 517615268 ACS/CHELA, C/O ACS, UTICA, NY 13501  
 517615269 +ALLIED COLLECTION SVCS, 9301 OAKDALE AVE STE 205, CHATSWORTH, CA 91311-6547  
 517615272 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: AMERICAN HONDA FINANCE, 201 LITTLE FALLS DR,  
 WILMINGTON, DE 19808)  
 517615273 +BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413  
 517726129 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 517615282 +CHLD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 517615284 +CREDIT ACCEPTANCE, PO BOX 513, SOUTHFIELd, MI 48037-0513  
 517629358 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELd MI 48034-8316  
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD,  
 SOUTHFIELd, MI 48034)  
 517615288 +DEBT REC SOL, 6800 JERICHO TURNPIKE, SYOSSET, NY 11791-4436  
 517615292 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
 517615293 +DSRM NT BK, POB 631, AMARILLO, TX 79105-0631  
 517713050 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517615295 +HSBCINSLNS, PO BOX 2013, BUFFALO, NY 14240-2013  
 517615312 +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244  
 517655141 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 517680758 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON, WI 53708-8973  
 517615324 +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609  
 517615326 +US DEPT OF ED/GLELSI, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3121  
 517615327 +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860  
 517615331 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,  
 FREDERICK, MD 21701)  
 517615332 +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185  
 517615270 +allstate Property & Casualty Ins., PO Box 4303, Carol Stream, IL 60197-4303  
 517615294 +excel medical lab Inc., DBA Everest Medical Lab, 99-107 Glendale Ave.,  
 Edison, NJ 08817-5279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2019 23:43:51 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 06 2019 23:43:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:47:12  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517615267 +E-mail/Text: seinhorn@ars-llc.biz Mar 06 2019 23:44:26 ABLTY RECVRY, PO BOX 4031,  
 WYOMING, PA 18644-0031  
 517615271 +E-mail/Text: ally@ebn.phinsolutions.com Mar 06 2019 23:42:54 ALLY FINANCIAL,  
 200 RENAISSANCE CTR, DETROIT, MI 48243-1300  
 517627966 E-mail/Text: ally@ebn.phinsolutions.com Mar 06 2019 23:42:54 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 517615276 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 06 2019 23:46:47 CAPITAL ONE,  
 PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 517615274 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 06 2019 23:46:47 CAPITAL ONE,  
 15000 CAPITAL ONE DR, RICHMOND, VA 23238  
 517615281 +E-mail/Text: bankruptcy@cavps.com Mar 06 2019 23:44:06 CAVALRY PORTFOLIO SERV,  
 PO BOX 27288, TEMPE, AZ 85285-7288  
 517615283 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 06 2019 23:43:33 COMENITY BANK/CHADWCKS,  
 PO BOX 182789, COLUMBUS, OH 43218-2789  
 517615286 +E-mail/PDF: creditonebknofications@resurgent.com Mar 06 2019 23:46:16 CREDIT ONE BANK NA,  
 PO BOX 98875, LAS VEGAS, NV 89193-8875  
 517699166 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 06 2019 23:46:47  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517621041 +E-mail/Text: bankruptcy@cavps.com Mar 06 2019 23:44:06 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517615289 +E-mail/Text: electronicbkydocs@nelnet.net Mar 06 2019 23:43:53 DEPT OF EDUCATION/NELN,  
 121 S 13TH ST, LINCOLN, NE 68508-1904  
 517615291 +E-mail/Text: mrdiscen@discover.com Mar 06 2019 23:42:55 DISCOVER FIN SVCS LLC,  
 PO BOX 15316, WILMINGTON, DE 19850-5316  
 517629198 E-mail/Text: mrdiscen@discover.com Mar 06 2019 23:42:55 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517615296 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 06 2019 23:44:02 JEFFERSON CAPITAL SYST,  
 16 MCLELAND RD, SAINT CLOUD, MN 56303  
 517673187 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 06 2019 23:44:03 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 68

Date Rcvd: Mar 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517615298 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 06 2019 23:46:59 LVNV FUNDING LLC,  
PO BOX 1269, GREENVILLE, SC 29602-1269  
517707111 E-mail/PDF: resurgentbknofications@resurgent.com Mar 06 2019 23:46:20 LVNV Funding,  
c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
517718370 E-mail/PDF: resurgentbknofications@resurgent.com Mar 06 2019 23:46:22  
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517704321 E-mail/PDF: resurgentbknofications@resurgent.com Mar 06 2019 23:46:56  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517615300 E-mail/Text: bankruptcydpt@mcmcg.com Mar 06 2019 23:43:48 MCM, POB 60578,  
Los Angeles, CA 90060-0578  
517689599 E-mail/Text: bkr@cardworks.com Mar 06 2019 23:42:44 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517615301 +E-mail/Text: bkr@cardworks.com Mar 06 2019 23:42:44 MERRICK BANK CORP, PO BOX 9201,  
OLD BETHPAGE, NY 11804-9001  
517615302 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 06 2019 23:43:48 MIDLAND FUNDING,  
2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517693186 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 06 2019 23:43:48 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517615309 +E-mail/Text: bankruptcy@onlineis.com Mar 06 2019 23:44:15 ONLINE COLLECTIONS, PO BOX 1489,  
WINTERVILLE, NC 28590-1489  
517615310 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 06 2019 23:46:16  
PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952  
518015007 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 06 2019 23:58:34  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
518015008 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 06 2019 23:58:34  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
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Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541  
517615311 +E-mail/Text: bkrpt@retrievalmasters.com Mar 06 2019 23:43:48 RMCB, PO Box 1235,  
Elmsford, NY 10523-0935  
517615314 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:47:11 SYNCB/AMER EAGLE, PO BOX 965005,  
ORLANDO, FL 32896-5005  
517615315 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:46:36 SYNCB/JEWELRY CUSTOM,  
C/O PO BOX 965036, ORLANDO, FL 32896-0001  
517615316 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:47:12 SYNCB/LOWES, PO BOX 956005,  
ORLANDO, FL 32896-0001  
517615317 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:46:36 SYNCB/OLD NAVY, PO BOX 965005,  
ORLANDO, FL 32896-5005  
517615318 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:46:36 SYNCB/PEACH DIRECT,  
C/O PO BOX 965036, ORLANDO, FL 32896-0001  
517615319 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:46:36 SYNCB/SAMS CLUB, PO BOX 965005,  
ORLANDO, FL 32896-5005  
517615322 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:47:12 SYNCB/WALMART, PO BOX 965024,  
ORLANDO, FL 32896-5024  
517617826 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:47:12 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517721744 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 06 2019 23:58:23 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517615330 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 06 2019 23:44:20 WEBBANK/FINGERHUT,  
6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820  
517615280 +E-mail/PDF: gecsedirecoverycorp.com Mar 06 2019 23:46:36 carecredit, po box 960061,  
Orlando, FL 32896-0061

TOTAL: 44

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
517615277\* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517615279\* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517615275\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517615278\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)  
517615287\* +CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875  
517615285\* +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513  
517615290\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN, NE 68508-1904  
517615297\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303)  
517615299\* +LVNV FUNDING LLC, PO BOX 1269, GREENVILLE, SC 29602-1269  
517615303\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517615304\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517615305\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517615306\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517615307\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709



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Page 3 of 3  
Total Noticed: 68

Date Rcvd: Mar 06, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517615308\* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
517693235\* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
517615313\* +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244  
517615320\* +SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005  
517615321\* +SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005  
517615325\* +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609  
517615328\* +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860  
517615329\* +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860  
517615333\* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185  
517615334\* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185  
517615335\* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185  
517615323 ##+Tate & Krilin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
TOTALS: 0, \* 26, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 4, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Edward T. Williams rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Joint Debtor Angela M. Foster-Williams rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7